

B1 (Official Form 1)(1/08)

United States Bankruptcy Court District of Nevada				Voluntary Petition	
Name of Debtor (if individual, enter Last, First, Middle): Schulte, Melani			Name of Joint Debtor (Spouse) (Last, First, Middle): Schulte, William R.		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):			All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):		
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-0225			Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-6233		
Street Address of Debtor (No. and Street, City, and State): 7201 West Lake Mead Blvd # 550 Las Vegas, NV			Street Address of Joint Debtor (No. and Street, City, and State): 7201 West Lake Mead Blvd # 550 Las Vegas, NV		
ZIP Code 89128			ZIP Code 89128		
County of Residence or of the Principal Place of Business: Clark			County of Residence or of the Principal Place of Business: Clark		
Mailing Address of Debtor (if different from street address):			Mailing Address of Joint Debtor (if different from street address):		
ZIP Code			ZIP Code		
Location of Principal Assets of Business Debtor (if different from street address above):					
Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)		Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.	
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.			Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).		
Statistical/Administrative Information <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.					THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <div style="display: flex; justify-content: space-between;"> <input type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input checked="" type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000 </div>					
Estimated Assets <div style="display: flex; justify-content: space-between;"> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion </div>					
Estimated Liabilities <div style="display: flex; justify-content: space-between;"> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input checked="" type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion </div>					

Voluntary Petition*(This page must be completed and filed in every case)*

Name of Debtor(s):

Schulte, Melani**Schulte, William R.****All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location

Where Filed: **- None -**

Case Number:

Date Filed:

Location

Where Filed:

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

- None -

Case Number:

Date Filed:

District:

Relationship:

Judge:

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

X /s/ David A. Riggi, Esq.**October 11, 2009**

Signature of Attorney for Debtor(s)

(Date)

David A. Riggi, Esq.**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.

☒ No.

Exhibit D

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

Information Regarding the Debtor - Venue

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Voluntary Petition*(This page must be completed and filed in every case)*

Name of Debtor(s):

Schulte, Melani**Schulte, William R.****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Melani SchulteSignature of Debtor **Melani Schulte****X /s/ William R. Schulte**Signature of Joint Debtor **William R. Schulte**

Telephone Number (If not represented by attorney)

October 11, 2009

Date

Signature of Attorney***X /s/ David A. Riggi, Esq.**

Signature of Attorney for Debtor(s)

David A. Riggi, Esq. NV Bar # 4727

Printed Name of Attorney for Debtor(s)

David A. Riggi, Attorney and Counselor at Law

Firm Name

**5550 Painted Mirage Rd. #120
Las Vegas, NV 89149**

Address

Email: riggilaw@gmail.com**800-378-0887 Fax: (888) 306-7157**

Telephone Number

October 11, 2009

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

X

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

B 1D(Official Form 1, Exhibit D) (12/08)

**United States Bankruptcy Court
District of Nevada**

In re **Melani Schulte
William R. Schulte**

Debtor(s)

Case No.
Chapter

11

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☐ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☒ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Melani Schulte
 Melani Schulte

Date: October 11, 2009

B 1D(Official Form 1, Exhibit D) (12/08)

**United States Bankruptcy Court
District of Nevada**

In re **Melani Schulte
William R. Schulte**

Debtor(s)

Case No.
Chapter

11

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Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

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☒ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ William R. Schulte
William R. Schulte

Date: October 11, 2009

B4 (Official Form 4) (12/07)

United States Bankruptcy Court
District of Nevada

In re **Melani Schulte**
William R. Schulte

Debtor(s)

Case No.
Chapter

11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. § 101, or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
Americas Servicing Co Attention: Bankruptcy 1 Home Campus Des Moines, IA 50328	Americas Servicing Co Attention: Bankruptcy 1 Home Campus Des Moines, IA 50328	Conventional Real Estate Mortgage	Contingent Unliquidated Disputed Subject to Setoff	813,881.00
Bank of America P.O. Box 26237 Las Vegas, NV 89126-0237	Bank of America P.O. Box 26237 Las Vegas, NV 89126-0237	1624 Desert Canyon LV NV 89128		510,000.00 (168,000.00 secured) (88,350.00 senior lien)
Bank of Nevada PO BOX 26237 Las Vegas, NV 89126-0237	Bank of Nevada PO BOX 26237 Las Vegas, NV 89126-0237	1528 Splinter Rock LV NV 89031		510,000.00 (108,000.00 secured) (151,700.00 senior lien)
City National Bank PO Box 60938 Los Angeles, CA 90060-0938	City National Bank PO Box 60938 Los Angeles, CA 90060-0938	1341 Minuet Henderson NV 89052		1,000,000.00 (206,000.00 secured) (112,500.00 senior lien)
City National Bank PO Box 60938 Los Angeles, CA 90060-0938	City National Bank PO Box 60938 Los Angeles, CA 90060-0938	2228 Warm Walnut LV NV 89134		1,000,000.00 (165,700.00 secured) (402,500.00 senior lien)
City National Bank PO Box 60938 Los Angeles, CA 90060-0938	City National Bank PO Box 60938 Los Angeles, CA 90060-0938	9425 Valley Hills LV NV 89134		1,000,000.00 (185,000.00 secured) (996,650.00 senior lien)
City National Bank PO Box 60938 Los Angeles, CA 90060-0938	City National Bank PO Box 60938 Los Angeles, CA 90060-0938	9500 Aspen Glow LV, NV 89134		1,000,000.00 (165,000.00 secured) (92,123.00 senior lien)

B4 (Official Form 4) (12/07) - Cont.

In re **Melani Schulte**
William R. Schulte

Case No. _____

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS
(Continuation Sheet)

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
City National Bank PO Box 60938 Los Angeles, CA 90060-0938	City National Bank PO Box 60938 Los Angeles, CA 90060-0938	1708 Plata Pico LV NV 89128		1,000,000.00 (135,800.00 secured) (47,000.00 senior lien)
Countrywide Home Lending Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062	Countrywide Home Lending Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062	CreditLineSecured	Contingent Unliquidated Disputed Subject to Setoff	839,500.00
Countrywide Home Lending Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062	Countrywide Home Lending Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062	509 Canyon Greens LV NV 89144		839,500.00 (1,167,300.00 secured) (813,800.00 senior lien)
Countrywide Home Lending Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062	Countrywide Home Lending Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062	ConventionalRealEstateMortgage	Contingent Unliquidated Disputed Subject to Setoff	237,646.00
Countrywide Home Lending Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062	Countrywide Home Lending Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062	ConventionalRealEstateMortgage	Contingent Unliquidated Disputed Subject to Setoff	206,058.00
Countrywide Home Lending Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062	Countrywide Home Lending Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062	ConventionalRealEstateMortgage	Contingent Unliquidated Disputed Subject to Setoff	189,294.00
Countrywide Home Lending Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062	Countrywide Home Lending Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062	CreditLineSecured	Contingent Unliquidated Disputed Subject to Setoff	187,970.00
Countrywide Home Lending Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062	Countrywide Home Lending Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062	CreditLineSecured	Contingent Unliquidated Disputed Subject to Setoff	168,075.00
Jesse Sbaih	Jesse Sbaih	509 Canyon Greens LV NV 89144		175,000.00 (1,167,300.00 secured) (1,653,300.00 senior lien)

B4 (Official Form 4) (12/07) - Cont.

In re **Melani Schulte**
William R. Schulte

Case No. _____

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS
(Continuation Sheet)

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
Jesse Sbath/Deborah Drake	Jesse Sbath/Deborah Drake	5609 San Ardo LV NV 89130		175,000.00 (118,000.00 secured) (146,850.00 senior lien)
Midland Mortgage PO Box 268888 Oklahoma City, OK 73126	Midland Mortgage PO Box 268888 Oklahoma City, OK 73126	9425 Valley Hills LV NV 89134		996,650.00 (185,000.00 secured)
Wells Fargo PO Box 14547 Des Moines, IA 50306-3547	Wells Fargo PO Box 14547 Des Moines, IA 50306-3547	2228 Warm Walnut LV NV 89134		402,500.00 (165,700.00 secured)
Z'rea LP	Z'rea LP	509 Canyon Greens LV NV 89144		2,000,000.00 (1,167,300.00 secured) (1,828,300.00 senior lien)

**DECLARATION UNDER PENALTY OF PERJURY
ON BEHALF OF A CORPORATION OR PARTNERSHIP**

We, **Melani Schulte** and **William R. Schulte**, the debtors in this case, declare under penalty of perjury that we have read the foregoing list and that it is true and correct to the best of our information and belief.

Date **October 11, 2009**Signature **/s/ Melani Schulte**
Melani Schulte
DebtorDate **October 11, 2009**Signature **/s/ William R. Schulte**
William R. Schulte
Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

Melani Schulte
William R. Schulte
7201 West Lake Mead Blvd # 550
Las Vegas, NV 89128

David A. Riggi, Esq.
David A. Riggi, Attorney and Counselor at Law
5550 Painted Mirage Rd. #120
Las Vegas, NV 89149

Abn Amro Mortgage Grou
Acct No xxxxxx3148
Po Box 9438,dept 0251
Gaithersburg, MD 20898

Affiliated Accep Crp
Acct No xxxxxx0757
Attn: Customer Service
Po Box 790001
Sunrise Beach, MO 65079

Allied Collection Serv
Acct No xxxxxx0902
Po Box 29299
Las Vegas, NV 89126

America's Servicing Company
Acct No xxxxxx3971
PO Box 981
Frederick, MD 21705-0981

American Express
Acct No xxxxxxxxxxxxxxx0462
c/o Becket and Lee
Po Box 3001
Malvern, PA 19355

Americas Servicing Co
Acct No xxxxxxxxxx3971
Attention: Bankruptcy
1 Home Campus
Des Moines, IA 50328

Bank of America
P.O. Box 26237
Las Vegas, NV 89126-0237

Bank of America
Acct No xxxxxxxxxxx4599
PO Box 22031
Greensboro, NC 27420-1848

Bank Of America
Acct No xxxxxxxxxxxx1199
4161 Piedmont Pkwy
Greensboro, NC 27410

Bank Of America
Acct No 9758
Po Box 1598
Norfolk, VA 23501

Bank Of America
Acct No 030
Po Box 17054
Wilmington, DE 19850

Bank of Nevada
Acct No xxxxxx6328
PO BOX 26237
Las Vegas, NV 89126-0237

Barclays Bank Delaware
Acct No xxxxxxx0000
Attention: Customer Support Department
Po Box 8833
Wilmington, DE 19899

Central Mortgage Co
Acct No xxxxxx4705
Attention: Bankruptcy Dept.
1100 Virginia Drive
Fort Washington, PA 19034

Chase
Acct No xxxxxxxxxxx1110
Po Box 15298
Wilmington, DE 19850

Chase
Acct No xxxxxxxxxxx7443
201 N. Walnut St//Del-1027
Wilmington, DE 19801

Chase Manhattan Mortgage
Acct No xxxxxxx2389
PO Box 78920
Phoenix, AZ 85062-8920

Citi
Acct No xxxxxxxxxxx3143
Po Box 6241
Sioux Falls, SD 57117

Citimortgage Inc
Acct No xxxxxxxx829-5
PO Box 6006
The Lakes, NV 88901-6006

Citimortgage Inc
Acct No xxxxx0064
Po Box 9438,dept 0251
Gaithersburg, MD 20898

Citimortgage Inc.
Acct No xxxxxxx851-7
PO Box 8004
South Hackensack, NJ 07606-8004

City National Bank
Acct No xxx4409
PO Box 60938
Los Angeles, CA 90060-0938

Countrywide Home Loans
Acct No xxxxx1662
PO Box 10219
Van Nuys, CA 91410-0219

Countrywide Home Lending
Acct No xxxxxx6457
Attention: Bankruptcy SV-314B
Po Box 5170
Simi Valley, CA 93062-5170

Countrywide Home Lending
Acct No xxxxxx6473
Attention: Bankruptcy SV-314B
Po Box 5170
Simi Valley, CA 93062

Fidelity Bank
PO BOX 2937
Wichita, KS 67201

Fifth Third Bank
Acct No xxxxxx6682
C/O Bankruptcy Dept, Mdropso5
1850 East Paris
Grand Rapids, MI 49546

First Hawaiian Bank
Acct No xxxxxxxxxx0035
Po Box 1959
Honolulu, HI 96805

First National Bank Credit Card Center
Acct No xxxxxxxxxxxx2737
Attention: Bankruptcy Department
Po Box 3331 Stop Code 3105
Omaha, NE 68103

First Nationwide Mtg
Acct No xxx5955
Po Box 9438,dept 0251
Gaithersburg, MD 20898

First Nationwide Mtg
Acct No xxx5955

Grant & Weber
Acct No xxxxx5192
861 Coronado Center Dr S
Henderson, NV 89052

Home Comings Financial
Acct No xxxxxx4689
Attention: Bankruptcy Dept
1100 Virginia Drive
Fort Washington, PA 19034

Homecomings Financial
Acct No xxx5505
PO Box 205
Waterloo, IA 50704-0205

Jeff Sylvester

Jesse Sbaih

Jesse Sbath/Deborah Drake

Litton Loan Servicing
Acct No xxxx2460
Attention: Bankruptcy
4828 Loop Central Drive
Houston, TX 77081

Mel Elizer / Maxine Llewellyn

Midland Mortgage
Acct No xxxx2811
PO Box 268888
Oklahoma City, OK 73126

Midland Mortgage Company
Acct No xxxx2811
Attn: Bankruptcy
Po Box 26648
Oklahoma City, OK 73216

Natl Cty Crd
Acct No xxxxxxxxx1161
4653 E Main Street
Columbus, OH 43213

Ncb/cols
Acct No xxxxxxxxx6149
Attn: Bankruptcy
6750 Miller Rd
Brecksville, OH 44141

NCO Financial Systems
Acct No xxxx3276
507 Prudential Road
Horsham, PA 19044

Nevada Federal Cred Un
Acct No xxxxxxxx9490
2645 S Mojave Rd
Las Vegas, NV 89121

Nevada State Bank
Acct No xxxxxxxxxxxxxxx1979
2185 S 3270 W
Salt Lake City, UT 84119

U S Bank
Acct No xxxxxxxxx0535
101 5th St E Ste A
Saint Paul, MN 55101

Unvl/citi
Acct No xxxxxxxxx1655
Attn.: Centralized Bankruptcy
Po Box 20507
Kansas City, MO 64195

US

Us Bank
Acct No xxxxxxxx6098
Attn: Bankruptcy Dept.
P.O. Box 5229
Cincinnati, OH 45201

Us Bank
Acct No xxxxxxxx9098
Po Box 790084
Saint Louis, MO 63179

Washington Mutual
Acct No xxxxxxx8181
PO Box 660139
Dallas, TX 75266-0139

Washington Mutual Mortgage
Acct No xxxxxxxxxxx8181
Attention: Bankruptcy Dept. JAXA 2035
7255 Bay Meadows Way
Jacksonville, FL 32256

Wells Fargo
Acct No xxxxxxxxxxxx1998
PO Box 4233
Portland, OR 97208-4233

Wells Fargo
Acct No xxxxx5541
Pasadena, CA 91109-7198

Wells Fargo
Acct No xxx1753
PO Box 14547
Des Moines, IA 50306-3547

Wells Fargo
Acct No xxxxxxxxxxxxxxx0001
Po Box 60510
Los Angeles, CA 90060

Wells Fargo Bank Nv Na
Acct No xxxxxxxxxxxxxxx1998
Po Box 31557
Billings, MT 59107

Wells Fargo Card Ser
Acct No xxxxxxxx0301
Po Box 5058
Portland, OR 97208

Wells Fargo Hm Mortgag
Acct No xxxxxx4851
8480 Stagecoach Cir
Frederick, MD 21701

Z'rea LP